

In re:  
Joan Lagomarsino  
Debtor

Case No. 17-14341-mdc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Oct 19, 2022

User: admin  
Form ID: 138OBJ

Page 1 of 3  
Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 21, 2022:

Recip ID	Recipient Name and Address
db	+ Joan Lagomarsino, 33 Geranium Road, Levittown, PA 19057-3315
13939407	+ Hamilton Law Group, Po Box 90301, Allentown, PA 18109-0301
13948066	John Eric Kishbaugh, Esquire, UDREN LAW OFFICES, P.C., Atty for PNC Bank, Woodcrest Corporate Center, 111 Woodcrest Road, Suite 200 Cherry Hill, NJ 08003-3620
13955419	Nova Anesthesia Professionals, c/o Hamilton Law Group, P.O. Box 90301, Allentown, PA 18109-0301
13973996	+ William E. Craig, Esquire, Morton & Craig, LLC, Atty for Wells Fargo Bank, 110 Marter Ave., Suite 301 Moorestown, NJ 08057-3124

TOTAL: 5

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Oct 20 2022 00:09:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 20 2022 00:09:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
13939399	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 20 2022 00:21:26	Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
13993856	Email/PDF: bncnotices@becket-lee.com	Oct 20 2022 00:21:19	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14005717	Email/Text: bnc-quantum@quantum3group.com	Oct 20 2022 00:09:00	Citibank, N.A., c/o Quantum3 Group LLC, PO Box 280, Kirkland, WA 98083-0280
13939401	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 20 2022 00:21:24	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040
13939402	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 20 2022 00:09:00	Comenity Bank/Avenue, Po Box 182789, Columbus, OH 43218-2789
13939403	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 20 2022 00:09:00	Comenity Bank/Lane Bryant, 4590 E Broad St, Columbus, OH 43213-1301
13939404	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 20 2022 00:09:00	Comenity Capital Bank/HSN, Po Box 182125, Columbus, OH 43218-2125
13939405	+ Email/PDF: creditonebknofications@resurgent.com	Oct 20 2022 00:21:27	Credit One Bank Na, Po Box 98875, Las Vegas, NV 89193-8875
13939406	+ Email/Text: bnc-bluestem@quantum3group.com	Oct 20 2022 00:09:00	Fingerhut, 6250 Ridgewood Rd, St Cloud, MN 56303-0820
13939400	Email/PDF: ais.chase.ebn@aisinfo.com	Oct 20 2022 00:21:26	Chase Card, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850
13939408	+ Email/Text: PBNCNotifications@peritussservices.com	Oct 20 2022 00:09:00	Kohls/Capital One, Kohls Credit, Po Box 3043,

District/off: 0313-2

User: admin

Page 2 of 3

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Form ID: 138OBJ

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			Milwaukee, WI 53201-3043
13988880	Email/PDF: resurgentbknotifications@resurgent.com	Oct 20 2022 00:21:19	LVNV Funding, LLC its successors and assigns as, assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14000268	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 20 2022 00:09:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
13939409	+ Email/Text: bankruptcy@sccompanies.com	Oct 20 2022 00:09:00	Midnight Velvet, 1112 7th Ave., Monroe, WI 53566-1364
13958439	Email/PDF: cbp@onemainfinancial.com	Oct 20 2022 00:21:23	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
13939410	+ Email/PDF: cbp@onemainfinancial.com	Oct 20 2022 00:21:19	OneMain, Attn: Bankruptcy, 601 Nw 2nd St, Evansville, IN 47708-1013
13950783	Email/Text: Bankruptcy.Notices@pnc.com	Oct 20 2022 00:09:00	PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342
13939411	Email/Text: Bankruptcy.Notices@pnc.com	Oct 20 2022 00:09:00	Pnc Mortgage, Po Box 8703, Dayton, OH 45401
14560263	^ MEBN	Oct 20 2022 00:06:05	PNC BANK, NATIONAL ASSOCIATION, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
13988356	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 20 2022 00:21:27	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
13939566	+ Email/PDF: rmscedi@recoverycorp.com	Oct 20 2022 00:21:26	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
13972989	Email/Text: bnc-quantum@quantum3group.com	Oct 20 2022 00:09:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
13974173	Email/Text: bnc-quantum@quantum3group.com	Oct 20 2022 00:09:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
13939621	+ Email/PDF: gecsed@recoverycorp.com	Oct 20 2022 00:21:18	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
13939412	+ Email/PDF: gecsed@recoverycorp.com	Oct 20 2022 00:21:26	Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
13939413	+ Email/PDF: gecsed@recoverycorp.com	Oct 20 2022 00:21:19	Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
13939414	+ Email/PDF: gecsed@recoverycorp.com	Oct 20 2022 00:21:23	Synchrony Bank/QVC, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
13974116	Email/PDF: ebn_ais@aisinfo.com	Oct 20 2022 00:21:18	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
13946290	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Oct 20 2022 00:21:18	Wells Fargo Bank N.A., dba Wells Fargo Dealer Se, PO Box 19657, Irvine, CA 92623-9657
13957629	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Oct 20 2022 00:21:18	Wells Fargo Bank, N.A., d/b/a WFDS, P.O. Box 19657, Irvine, CA 92623-9657
13939415	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Oct 20 2022 00:21:23	Wells Fargo Dealer Services, Attn: Bankruptcy, Po Box 19657, Irvine, CA 92623-9657

TOTAL: 33

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

**Recip ID      Bypass Reason      Name and Address**

District/off: 0313-2

User: admin

Page 3 of 3

Date Rcvd: Oct 19, 2022

Form ID: 138OBJ

Total Noticed: 38

13939416 \*+

Wells Fargo Dealer Services, Attn: Bankruptcy, Po Box 19657, Irvine, CA 92623-9657

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

**NOTICE CERTIFICATION**

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 21, 2022

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 19, 2022 at the address(es) listed below:**

<b>Name</b>	<b>Email Address</b>
BRAD J. SADEK	on behalf of Debtor Joan Lagomarsino brad@sadeklaw.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;documents@sadeklaw.com
BRIAN CRAIG NICHOLAS	on behalf of Creditor PNC Bank National Association bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
DENISE ELIZABETH CARLON	on behalf of Creditor PNC Bank National Association bkgroup@kmlawgroup.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KENNETH E. WEST	on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
WILLIAM EDWARD CRAIG	on behalf of Creditor Wells Fargo Bank N.A. d/b/a Wells Fargo Dealer Services ecmail@mortoncraig.com, mortoncraigecf@gmail.com

TOTAL: 7

***UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA***

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In Re: Joan Lagomarsino  
Debtor(s)

Case No: 17-14341-mdc  
Chapter: 13

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***NOTICE OF DEADLINE TO OBJECT TO DISCHARGE***

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

900 Market Street  
Suite 400  
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath  
Clerk of Court

Dated: 10/19/22